

# Stretching Your Health Dollar

## Top 5 Tips

1

### Ask Questions

- Asking questions about costs, tests, treatments, and general health questions can save you money.
- **HealthDirect Question Builder:** This site helps you choose questions to ask your doctor or specialist. You can email or print them. [www.healthdirect.gov.au/question-builder](http://www.healthdirect.gov.au/question-builder)
- **Informed Financial Consent:** These resources from the Australian Medical Association will help you ask your doctors about their fees. [www.ama.com.au/articles/informed-financial-consent](http://www.ama.com.au/articles/informed-financial-consent)
- **5 Questions to Ask Before Any Test, Treatment or Procedure:** [www.choosingwisely.org.au/resources/consumers-and-carers/5questions](http://www.choosingwisely.org.au/resources/consumers-and-carers/5questions)

2

### Use Walk-In Centres

If you have a minor illness or injury, you can go to a nurse led Walk-In Centre. They provide free consultations for minor illnesses and injuries for anyone over two years of age, every day of the year (including weekends and public holidays). Open 7.30am-10.00pm. There are five locations in Canberra. Visit [www.health.act.gov.au/hospitals-and-health-centres/walk-centres](http://www.health.act.gov.au/hospitals-and-health-centres/walk-centres).

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### Shop Around

- Fees vary between health professionals. You might find cheaper services in other suburbs, the towns around Canberra or in other cities.
- The price of tests and treatments varies between different pathology services. You can choose to go to any pathology service that offers the best price – you don't need to use the company on the request form your doctor filled out.
- Ask the service provider if they provide cheaper fees for tests or treatment for people who hold pension, concession, or student cards.
- **Telehealth** is an option which means you don't have to leave your home to have a consultation. This means you can see specialists outside Canberra who may cost less.
- **Medical Costs Finder Tool:** You can find out the expected costs of specialist services using the Medical Costs Finder tool here [www.health.gov.au/resources/apps-and-tools/medical-costs-finder](http://www.health.gov.au/resources/apps-and-tools/medical-costs-finder)

## 4

**Look for Subsidies**

- **The ACT Spectacles Subsidy Scheme** provides a subsidy of up to \$200 once every two years. The scheme is for residents of the ACT who hold a Pensioner Concession Card from either Centrelink or the Department of Veterans Affairs, or Healthcare Card. Call 6207 0028 or visit [www.revenue.act.gov.au/community-assistance/spectacles-subsidy-scheme](http://www.revenue.act.gov.au/community-assistance/spectacles-subsidy-scheme)
- **The Interstate Patient Travel Assistance Scheme** can help with travel and accommodation costs when a patient needs to travel long distances for treatment that is not locally available. Call 5124 9082 or visit [www.health.act.gov.au/hospitals-and-health-centres/canberra-hospital/your-time-hospital/interstate-patient-travel](http://www.health.act.gov.au/hospitals-and-health-centres/canberra-hospital/your-time-hospital/interstate-patient-travel)

## 5

**Consider Ambulance Insurance**

You pay at least \$982 for an emergency ambulance in the ACT unless you are a pension or concession card holder. For around \$70 - \$100 a year, private health insurance can cover you for emergency ambulance expenses.

- For further information, contact providers that cover services in the ACT. Or go to Compare Policies here [www.privatehealth.gov.au/dynamic/search](http://www.privatehealth.gov.au/dynamic/search).
- You can read about ACT Ambulance Service fees here: [www.esa.act.gov.au/emergency-services/ambulance/fees-and-charges](http://www.esa.act.gov.au/emergency-services/ambulance/fees-and-charges).

## Bulk Billing Doctors (free or low cost)

- **Find a health service:** This provides information on where to find bulk-billing GPs. Once you've gone to the GP section, go to the link for each service to find out if they bulk bill. Visit [www.health.act.gov.au/services-and-programs/find-health-service](http://www.health.act.gov.au/services-and-programs/find-health-service)
- **National Home Doctor Service:** This is for urgent medical care after hours between 6pm and 7am and weekends. Call 137425 or visit [www.homedoctor.com.au/locations/canberra](http://www.homedoctor.com.au/locations/canberra)
- **Winnunga Nimmityjah Aboriginal Health and Community Services:** An Aboriginal community controlled primary health care service. It provides free medical and other health services for the Aboriginal community in the ACT and region. Ph 6284 2222 or visit [www.winnunga.org.au/services/](http://www.winnunga.org.au/services/)
- **The Women's Health Service** can support women from marginalised backgrounds to find a suitable GP - [www.health.act.gov.au/services-and-programs/women-youth-and-children/womens-health/womens-health-service](http://www.health.act.gov.au/services-and-programs/women-youth-and-children/womens-health/womens-health-service)
- **Sexual Health and Family Planning ACT (SHFPACT)** provide care for a range of sexual and reproductive health needs with experience nurses and GPs. Fees apply for their services; however concessional fees are available and occasionally nurse led clinics are bulk billed as part of their training process for health practitioners. Phone 6247 3077 or visit <https://www.shfpact.org.au/clinic-and-counselling>
- **Meridian ACT** hosts a bulk billing GP register as well free psychological and social work support for the LGBTIQ+ community in Canberra. Phone 6257 2855 or visit <https://www.meridianact.org.au/wellbeing/>

## Allied Health

- **ACT Health Community Health Centres**
- Free physiotherapy, occupational therapy, community nursing and speech pathology if you are an ACT Resident and Medicare card holder. You will need a referral from your doctor.
- Podiatry is free if you are an ACT Resident and have a Health Care Card or Pension card.
- Subsidised Dental treatment is available for ACT residents with a Pension Concession or Healthcare card. There are costs for treatment. It is free for children under 5. Eligibility varies for children 5-18 and certain treatments.
- If you are over 65 years you may need to go through My Aged Care for some services that ACT Health can provide.
- Phone **Central Health Intake (CHI)** on 5124 9977 or visit [www.health.act.gov.au/hospitals-and-health-centres/community-health-centres](http://www.health.act.gov.au/hospitals-and-health-centres/community-health-centres)
- **University of Canberra Student Led Clinics:** Between \$10 and \$65 a visit for a student led consultation. Some clinics offer lower cost for government concession card holders and students. All students are supervised by qualified practitioners. Available clinics include physiotherapy, nutrition and dietetics, psychology, counselling, occupational therapy, optometry, speech pathology, and exercise physiology. Phone 6201 5843 or email: [healthclinic@canberra.edu.au](mailto:healthclinic@canberra.edu.au)
- **General Practitioner Management Plan (GPMP) or Team Care Arrangement (TCA) for Chronic Disease Management:** Your GP can prepare a treatment plan that provide a referral for appointments with allied health providers such as physiotherapists and speech pathologists that will provide you with a Medicare rebate that may assist in reducing the cost of these appointments. Talk to your GP for more information about these plans.

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## Mental Health

- **Head to Health:** Provides online mental health resources from trusted service providers. Visit [www.headtohealth.gov.au](http://www.headtohealth.gov.au)
- **MindMap** – A website for children and young people (up to 25 years of age) to help navigate Canberra’s mental health system and to find the right service and support. Call 1800 862 111 or visit [www.mindmap.act.gov.au](http://www.mindmap.act.gov.au)
- **Services Offered in the Community:** Check the My Community Directory for community based mental health services or support groups related to your specific condition at [vc-act.mycommunitydirectory.com.au](http://vc-act.mycommunitydirectory.com.au)
- **University Student Counsellors and Psychologists at the University of Canberra:** Provide low-cost counselling supervised by an accredited practitioner. Call 6201 5843 or email: [healthclinic@canberra.edu.au](mailto:healthclinic@canberra.edu.au)
- **Mental Health Treatment Plan:** Your GP can refer you for up to 20 Medicare rebated visits with a psychologist. More information at [www.servicesaustralia.gov.au/individuals/subjects/whats-covered-medicare/mental-health-care-and-medicare](http://www.servicesaustralia.gov.au/individuals/subjects/whats-covered-medicare/mental-health-care-and-medicare)

## Pharmacies and Medicines

- **The Pharmaceutical Benefits Scheme (PBS):** The Australian government scheme providing free or low-cost medicines. To find out more phone 1800 020 613 or visit [www.pbs.gov.au](http://www.pbs.gov.au)
- **National Prescribing Service:** This offers information to consumers and health professionals on medicines. Their information sheet on keeping the cost of medicines down is here: [www.nps.org.au/consumers/keeping-your-medicines-costs-down](http://www.nps.org.au/consumers/keeping-your-medicines-costs-down)
- **Aboriginal or Torres Strait Islander People:** ask your GP for information on Closing the Gap measures for free or low-cost medicines.
- **Community Pharmacies** offer services in health-related activities such as vaccines, pain management support and blood pressure monitoring. Some of these may be subsidised or free. Ask your pharmacist or check their website as the services and prices will vary.

## Financial Counselling and Support

- **Care Inc Financial Counselling:** Provides free financial counselling and advice. Call 6257 1788 or visit [www.carefcs.org](http://www.carefcs.org)
- **National Debt Helpline:** Provides free advice for people in debt to get back on track. Call 1800 007 007 or visit [ndh.org.au](http://ndh.org.au).

## Other Resources

- **Health Care Consumers Association website:** Our website contains more information and factsheets to help you get the most from your health care. Visit [www.hcca.org.au](http://www.hcca.org.au)
- **Canberra Health Literacy website:** Information to help people have the knowledge, skills, and confidence to find, understand, and use health information; be active partners in their care, and navigate health and social support systems. Visit [www.cbrhl.org.au](http://www.cbrhl.org.au)
- **MyDr:** Provides reliable health information on symptoms, diseases, tests, investigations, medicines, and treatments. Also provides tools and calculators. Visit [www.mydr.com.au](http://www.mydr.com.au)
- **Health Translations Directory:** Provides web links to other websites with translated health and wellbeing resources. Includes health information in over 100 languages. Visit [www.healthtranslations.vic.gov.au](http://www.healthtranslations.vic.gov.au)